

Fill in this information to identify the case:Debtor Name St. Christopher's Inc.

United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22373☐ Check if this is an amended filing

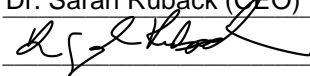
Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: 2/1/25 - 2/28/25Date report filed: 03/20/2025
MM / DD / YYYYLine of business: Other Residential Care SerNAISC code: 6239

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Dr. Sarah Ruback (CEO)Original signature of responsible party Printed name of responsible party Dr. Sarah Ruback (CEO)**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name St. Christopher's Inc.Case number 24-22373

17. Have you paid any bills you owed before you filed bankruptcy?

☒ ☐ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☒ ☐ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 1,111,335.69

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 109,693.08

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 239,908.83

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ -130,215.75

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 981,119.94

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 72,386.07

(*Exhibit E*)

Debtor Name St. Christopher's Inc.Case number 24-22373**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 192,958.05
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 191
27. What is the number of employees as of the date of this monthly report? 1

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 14,076.51*
31. How much have you paid in total other professional fees since filing the case? \$ 418,162.61*

* Amounts paid to ordinary course professionals.

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i>		<i>Column B</i>		<i>Column C</i>
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>73,071.27</u>	—	\$ <u>109,693.08</u>	=	\$ <u>-36,621.81</u>
33. Cash disbursements	\$ <u>397,157.91</u>	—	\$ <u>239,908.83</u>	=	\$ <u>-157,249.08</u>
34. Net cash flow	\$ <u>-324,086.64</u>	—	\$ <u>-130,215.75</u>	=	\$ <u>-193,870.89</u>
35. Total projected cash receipts for the next month:					\$ <u>55,062.87</u>
36. Total projected cash disbursements for the next month:					— \$ <u>227,220.51</u>
37. Total projected net cash flow for the next month:					= \$ <u>-172,157.64</u>

Debtor Name St. Christopher's Inc.

Case number 24-22373

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☒ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

EXHIBIT A

St. Christopher's, Inc.

Case No: 24-22373

1. Question 1: St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.
2. Question 2: St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.
3. Question 3: While St. Christopher's has been working to stay current on many post-petition invoices, it has not paid them all in full following the decision to wind down its operations and close its programs, which was completed in December 2024. Certain other post-petition invoices were received late and may be processed in March 2025 or after.

EXHIBIT B

St. Christopher's, Inc.

Case No: 24-22373

1. Question 17: Certain payments were made on account of pre-petition bills to the extent permitted by the "first day" orders entered by the court, including final orders on the utilities, insurance, critical vendor, employee wages/benefits, and cash management motions [Docket Nos. 54-57 and 127].

2. Question 18: Certain checks were issued pre-petition that were permitted to clear pursuant to the "first day" orders entered by the court, including final orders on the utilities, insurance, critical vendor, employee wages/benefits, and cash management motions [Docket Nos. 54-57 and 127].

St. Christopher's, Inc.
Case No: 24-22373
February Monthly Operating Support
February 1, 2025 - February 28, 2025
Total Cash Receipts
Exhibit C

Post Date	Customer Name	Amount	Account Number
2/3/2025	NYS OSC	\$ 13,950.00	0913
2/4/2025	GNC	27,981.27	0913
2/4/2025	CDW	221.00	0913
2/5/2025	Collaborative for Children & Families, Inc.	9,669.74	0913
2/14/2025	Mutual of Omaha Insurance Co *	10,210.72	0913
2/14/2025	Enterprise	10,549.00	0913
2/14/2025	NYS	489.54	0913
2/20/2025	NYS OSC	36,581.18	0913
2/28/2025	Interest Credit - Valley Bank	40.26	0913
2/28/2025	INTEREST CREDIT	0.37	0404

Grand Total **\$ 109,693.08**

* Refund of premium. Payment re-processed 2/27/25.

St. Christopher's, Inc.
Case No: 24-22373
February Monthly Operating Support
February 1, 2025 - February 28, 2025
Total Cash Disbursements
Exhibit D

Date Written	Check #	Payee Name	Purpose	Amount	Account Number
2/3/2025		Spectrum	Utilities	\$ 799.00	0913
2/3/2025		Con Edison of NY	Utilities	381.46	0913
2/3/2025		Con Edison of NY	Utilities	59.44	0913
2/4/2025		Spectrum	Utilities	799.00	0913
2/5/2025		Optimum	Utilities	274.37	0913
2/5/2025		The Children's Village Inc.	Goods & Services	730.00	0913
2/5/2025		PVE	Goods & Services	1,905.00	0913
2/5/2025		Atlantic - Tomorrow	IT	3,235.80	0913
2/6/2025	17732	Westchester County Dept. of Health	Utilities	130.00	0913
2/7/2025		The Children's Village Inc.	Goods & Services	1,112.50	0913
2/7/2025		Cemco Water & Waste Specialists Inc.	Goods & Services	2,839.74	0913
2/10/2025		DOBBS FERRY SEWER DEPT	Utilities	5,304.95	0913
2/10/2025		Amex	Goods & Services	1,910.13	0913
2/10/2025		Central Hudson Utility	Utilities	104.00	0913
2/10/2025		Central Hudson Utility	Utilities	100.99	0913
2/10/2025		DOBBS FERRY SEWER DEPT	Utilities	125.05	0913
2/10/2025		DOBBS FERRY SEWER DEPT	Utilities	76.12	0913
2/10/2025		MILLENNIUM VALUATIONS, INC	Goods & Services	2,500.00	0913
2/11/2025		New Windsor Utility	Utilities	2,469.94	0913
2/11/2025		New Windsor Utility	Utilities	2.00	0913
2/11/2025		Consultants	Consultants	80.92	0913
2/11/2025		Consultants	Consultants	3,159.74	0913
2/11/2025		Consultants	Consultants	3,792.19	0913
2/11/2025		Paycom Payroll	Payroll	10,533.03	0913
2/12/2025	140989	NYS Unemployment Insurance	Insurance	113,962.60	0913
2/13/2025		SWEETMAN COMMUNICATIONS	Goods & Services	1,250.00	0913
2/14/2025		D.P. Wolff Inc.	Goods & Services	1,301.20	0913
2/14/2025		The Children's Village Inc.	Goods & Services	1,615.00	0913
2/18/2025		Optimum	Utilities	310.29	0913
2/18/2025		Optimum	Utilities	261.26	0913
2/18/2025		Optimum	Utilities	252.04	0913
2/18/2025		MILLIN ASSOCIATES, LLC	Goods & Services	526.75	0913
2/18/2025		The Lilac Farm	Goods & Services	2,310.00	0913
2/21/2025		Central Hudson Utility	Utilities	4,395.19	0913
2/21/2025		CABLEVISION LIGHTPATH, INC.	Utilities	4,306.16	0913
2/21/2025		CABLEVISION LIGHTPATH, INC.	Utilities	3,729.29	0913
2/21/2025		CABLEVISION LIGHTPATH, INC.	Utilities	1,504.27	0913
2/21/2025		Central Hudson Utility	Utilities	362.07	0913
2/21/2025		Central Hudson Utility	Utilities	222.52	0913
2/21/2025		Central Hudson Utility	Utilities	82.17	0913
2/21/2025		Central Hudson Utility	Utilities	34.39	0913
2/21/2025		North Castle NY Tax	Taxes	5,084.50	0913

St. Christopher's, Inc.
Case No: 24-22373
February Monthly Operating Support
February 1, 2025 - February 28, 2025
Total Cash Disbursements
Exhibit D

Date Written	Check #	Payee Name	Purpose	Amount	Account Number
2/21/2025		North Castle NY Tax	Taxes	119.31	0913
2/21/2025		Cintas Corporation	Goods & Services	49.51	0913
2/21/2025		D.P. Wolff Inc.	Goods & Services	162.65	0913
2/21/2025		D.P. Wolff Inc.	Goods & Services	874.13	0913
2/21/2025		The Children's Village Inc.	Goods & Services	942.50	0913
2/21/2025		Wilk Auslander LLP	Legal Services	2,494.38	0913
2/21/2025		Castro & Brothers	Goods & Services	2,800.00	0913
2/21/2025		Schwab & Gasparini, LLC	Legal Services	10,145.13	0913
2/24/2025		Wage Works FSA Receivable	Payroll	100.00	0913
2/24/2025		Consultants	Consultants	4,808.30	0913
2/25/2025		Con Edison of NY	Utilities	3,201.02	0913
2/25/2025		Con Edison of NY	Utilities	2,007.19	0913
2/25/2025		Con Edison of NY	Utilities	365.26	0913
2/25/2025		Con Edison of NY	Utilities	300.10	0913
2/25/2025		Con Edison of NY	Utilities	57.69	0913
2/25/2025		Consultants	Consultants	3,628.72	0913
2/25/2025		Paycom Payroll	Payroll	11,931.23	0913
2/27/2025		The Children's Village Inc.	Goods & Services	135.00	0913
2/27/2025		Schwab & Gasparini, LLC	Legal Services	1,437.00	0913
2/27/2025		UNITED OF OMAHA LIFE INSURANCE	Insurance	10,210.72	0913
2/28/2025		Verizon	Utilities	203.92	0913

Grand Total **\$ 239,908.83**

St. Christopher's, Inc.
Case No: 24-22373
February Monthly Operating Support
February 1, 2025 - February 28, 2025
Unpaid Bills (AP Aging)
Exhibit E

Vendor Name	Vendor Bill Date	Date Due	Amount Due	Type	Purpose of Debt
AMERICAN EXPRESS	2/28/2025	2/28/2025	1,639.43	Invoice	Goods & Services
Anthem Blue Cross and Blue Shield	1/1/2025	1/1/2025	127.34	Invoice	Insurance
BONADIO & CO., LLP	2/14/2025	3/31/2025	11,000.00	Invoice	Accounting
CHILDREN'S VILLAGE	2/23/2025	2/23/2025	1,035.00	Invoice	Goods & Services
TOWN OF NEW WINDSOR-RECEIVER OF TAXES	2/28/2025	2/28/2025	2,184.60	Invoice	Utilities
VEOLIA WATER NEW YORK INC	9/30/2024	9/30/2024	267.59	Invoice	Utilities
VEOLIA WATER NEW YORK INC	9/30/2024	9/30/2024	(849.11)	Invoice	Utilities
VEOLIA WATER NEW YORK INC	10/31/2024	10/31/2024	14,018.59	Invoice	Utilities
VEOLIA WATER NEW YORK INC	11/30/2024	11/30/2024	13,775.66	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	12/31/2024	16,409.78	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	1/30/2025	627.08	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025	1/31/2025	13,621.34	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025	3/2/2025	450.85	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025	1/31/2025	(1,922.08)	Invoice	Utilities

Grand Total	\$ 72,386.07
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St. Christopher's, Inc.
Case No: 24-22373
February Monthly Operating Support
February 1, 2025 - February 28, 2025
Accounts Receivables
Exhibit F

Customer Name	Current	0 - 30 Days	31 - 60 Days	61 - 90 Days	91 and Over	Total
CSE NYC	-	-	-	-	58,031.45	58,031.45
CSE NYC BOE Jul/Aug - 23	-	-	-	-	45,246.18	45,246.18
CSE OPWDD	-	-	-	-	-	-
CSE Schoharie	-	-	-	-	87,109.80	87,109.80
CSE Scranton	-	-	-	-	-	-
Fee For Service - CFTSS & 29i	-	-	-	-	958.62	958.62
Health Homes	-	-	-	-	-	-
Nassau DSS	-	-	-	-	1,612.00	1,612.00
	\$ -	\$ -	\$ -	\$ -	\$ 192,958.05	\$ 192,958.05

St. Christopher's Inc.
Projected Weekly Cash Flow
AS OF MARCH 14, 2025
DRAFT ATTORNEY CLIENT PRIVILEGE
SUBJECT TO REVISION

Week Number:	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	Total Projected
Week Ending:	3/15/2025	3/22/2025	3/29/2025	4/5/2025	4/12/2025	4/19/2025	4/26/2025	5/3/2025	5/10/2025	5/17/2025	5/24/2025	5/31/2025	6/7/2025	6/14/2025	6/21/2025	6/28/2025	6/28/2025
Operating Receipts																	
NYC, ACS & BOE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Gov Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Medicaid (DOH)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fee for Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other/Rent, Refunds and Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ORR Reimbursement	3,030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,030
Health Homes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Receipts	3,030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,030
Operating Disbursements																	
Payroll and taxes	13,747	-	11,931	-	10,795	-	10,795	-	10,795	-	10,795	-	10,795	-	10,795	-	90,450
Insurance	-	-	-	1,393	-	-	-	-	1,393	-	-	-	27,752	1,393	-	-	31,931
Benefits, including state unemployment insurance	-	-	-	-	-	-	5,614	-	-	-	5,614	-	-	-	5,614	-	16,841
Other Operating Expenses	12,000	25,000	86,150	5,000	22,715	5,000	8,355	13,450	7,980	5,000	7,980	47,479	5,000	7,980	5,000	16,430	280,519
Critical Vendor Catch Up	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GNC Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital Improvements/ Infrastructure remediation/Contingency	-	-	26,000	75,000	-	26,000	-	-	26,000	-	-	-	-	26,000	-	-	179,000
Ordinary course professionals	25,000	-	20,000	-	20,000	-	25,000	-	20,000	-	25,000	-	20,000	-	25,000	-	180,000
Administrative Services Agreement	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	32,000
Total Operating Disbursements	52,747	27,000	146,081	83,393	55,510	33,000	51,764	15,450	68,168	7,000	51,389	49,479	65,547	37,373	48,409	18,430	810,741
Net Operating Cash Flow	(49,717)	(27,000)	(146,081)	(83,393)	(55,510)	(33,000)	(51,764)	(15,450)	(68,168)	(7,000)	(51,389)	(49,479)	(65,547)	(37,373)	(48,409)	(18,430)	(807,711)
Non-Operating Receipts/Disbursements																	
Transfer from DIP Financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Plan Fund Payment *	(1,000)	-	-	(1,000)	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(4,000)
Proceeds from asset sale (net of closing costs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Operating Cash Flows	(1,000)	-	-	(1,000)	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(4,000)
Restructuring Expenses **																	
Counsel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accountant	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Chapter V Trustee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Restructuring Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Non-Operating Cash Flow	(1,000)	-	-	(1,000)	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(4,000)
Valley - Opening Balance	991,915	941,199	914,199	768,118	683,725	628,215	595,215	543,450	527,000	458,832	451,832	400,443	350,964	284,416	247,043	198,634	991,915
Net Operating Cash Flows	(49,717)	(27,000)	(146,081)	(83,393)	(55,510)	(33,000)	(51,764)	(15,450)	(68,168)	(7,000)	(51,389)	(49,479)	(65,547)	(37,373)	(48,409)	(18,430)	(807,711)
Non-Operating Cash Flows	(1,000)	-	-	(1,000)	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(4,000)
Ending Cash Balance	941,199	914,199	768,118	683,725	628,215	595,215	543,450	527,000	458,832	451,832	400,443	350,964	284,416	247,043	198,634	180,204	180,204
Proposed DIP Financing - Beginning Balance	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288
Drawdown	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paydown	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Proposed DIP Financing - Ending Balance	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288
Total Liquidity ***	\$ 941,199	\$ 914,199	\$ 768,118	\$ 683,725	\$ 628,215	\$ 595,215	\$ 543,450	\$ 527,000	\$ 458,832	\$ 451,832	\$ 400,443	\$ 350,964	\$ 284,416	\$ 247,043	\$ 198,634	\$ 180,204	\$ 180,204

* Per the Case Management Order, the Debtor shall deposit into a separate debtor-in-possession account, the amount of \$1,000 each month for the purpose of paying accruing administrative expenses.

** Monthly estimated professional fees, subject to court approval, are estimated in the following amounts: Counsel - \$100,000, Financial Advisor - \$75,000 and Sub Chapter V Trustee - \$10,000.

*** Does not include proceeds from the sale of the Debtors' real property.

ST. CHRISTOPHER'S, INC.

Statement of Financial Position

	<u>February 28, 2025</u>
ASSETS	
Cash and cash equivalents	\$ 1,023,536
Accounts receivable, net	2,571
Grant receivable	3,030
Interest reserve	409,459
Prepaid expenses	469,886
Security deposit	6,966
Right-of-use-assets	32,962
Property and equipment, net of accumulated depreciation	1,002,401
Assets held for sale - Dobbs Ferry	1,215,333
	<hr/>
Total assets	\$ 4,166,144
	<hr/>
LIABILITIES AND NET ASSETS	
Liabilities:	
Accounts payable and accrued expenses	\$ 3,237,817
Accrued payroll and related benefits	26,032
Unearned revenue - rent	16,592
Due to related parties	766,651
Lease liability	32,842
Loan payable, net of unamortized debt issuance costs	3,801,651
	<hr/>
Total liabilities	7,881,585
Net Assets:	
Net Assets - without donor restrictions	(3,715,441)
	<hr/>
Total liabilities and net assets	\$ 4,166,144
	<hr/>

-

ST. CHRISTOPHER'S, INC.

Statement of Activities

		for the Period from February 1, 2025, to February 28, 2025
Program service revenue:		
Fee for service	\$	-
Grant		-
Part I - Tuition revenue and other revenue		-
Total program service revenue		-
Expenses:		
Program services:		
Residential and related programs		144,708
Other		
Total program service expense		144,708
Management and general		31,334
Total expenses		176,042
Operating deficit		(176,042)
Support and non-operating revenue:		
Rental income		16,592
Gain on early termination of vehicle lease obligations		10,549
Interest income, net		41
Other income		35,931
Prior years' settlements and adjustments		(2,209)
Total support and non-operating revenue		60,904
Change in net assets		(115,138)
Net assets, February 1, 2025		(3,600,303)
Net assets, February 28, 2025	\$	(3,715,441)

-

0-000-0101-000 Valley Bank - Westchester Bank, Period Ending 02/28/2025

RECONCILIATION REPORT

Reconciled on: 03/10/2025

Reconciled by Dinara Nesovski

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	1,102,331.90
Checks and payments cleared (82).....	240,908.83
Deposits and other credits cleared (9).....	109,694.48
Statement ending balance.....	<u>971,117.55</u>

Uncleared transactions as of 02/28/2025.....	42,416.33
Register balance as of 02/28/2025.....	1,013,533.88
Cleared transactions after 02/28/2025.....	0.00
Uncleared transactions after 02/28/2025.....	-1,393.29
Register balance as of 03/10/2025.....	1,012,140.59

Details

Checks and payments cleared (82)

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
10/31/2024	Bill Payment	17732	WESTCHESTER COUNTY H	130.00
01/23/2025	Bill Payment	140989	NYS UNEMPLOYMENT INSU...	-113,962.60
02/03/2025	Bill Payment		CON EDISON	381.46
02/03/2025	Bill Payment		SPECTRUM BUSINESS	-799.00
02/03/2025	Bill Payment		CON EDISON	59.44
02/04/2025	Bill Payment		SPECTRUM BUSINESS	-799.00
02/05/2025	Bill Payment		ATLANTIC BUSINESS PROD	920.00
02/05/2025	Transfer			-1,000.00
02/05/2025	Bill Payment		PVE	1,905.00
02/05/2025	Bill Payment		CHILDREN'S VILLAGE	-730.00
02/05/2025	Bill Payment		ATLANTIC BUSINESS PROD	2,315.80
02/05/2025	Bill Payment		OPTIMUM	-137.18
02/05/2025	Bill Payment		OPTIMUM	137.19
02/07/2025	Bill Payment		CHILDREN'S VILLAGE	-1,112.50
02/07/2025	Bill Payment		CEMCO WATER & WASTE W	2,839.74
02/10/2025	Bill Payment		AMERICAN EXPRESS	-1,910.13
02/10/2025	Bill Payment		CENTRAL HUDSON GAS &	52.00
02/10/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-52.00
02/10/2025	Bill Payment		CENTRAL HUDSON GAS &	50.49
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-25.38
02/10/2025	Bill Payment		CENTRAL HUDSON GAS &	50.50
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-25.37
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	25.37
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-1,768.31
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	1,768.32
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-1,768.32
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	41.69
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-41.68
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	41.68
02/10/2025	Bill Payment		Millennium Valuations, Inc.	-2,500.00
02/11/2025	E pense		Paycom	10,533.03
02/11/2025	Bill Payment		TOWN OF NEW WINDSOR-R...	-2.00
02/11/2025	Bill Payment		TOWN OF NEW WINDSOR R	2,469.94
02/11/2025	Bill Payment			-1,579.87
02/11/2025	Bill Payment			1,888.60
02/11/2025	Bill Payment			-1,903.59
02/11/2025	Bill Payment			47.96
02/11/2025	Bill Payment			-32.96
02/11/2025	Bill Payment			1,579.87
02/13/2025	Bill Payment		ROBERT L. WOLF dba SWE...	-600.00

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
02/13/2025	Bill Payment		ROBERT L WOLF dba SWE	650 00
02/14/2025	Bill Payment		D.P. Wolff Inc.	-1,301.20
02/14/2025	Bill Payment		CHILDREN'S VILLAGE	1,615 00
02/18/2025	Bill Payment		OPTIMUM	-261.26
02/18/2025	Bill Payment		OPTIMUM	252 04
02/18/2025	Bill Payment		OPTIMUM	-310.29
02/18/2025	Bill Payment		MILLIN ASSOCIATES, LLC	526 75
02/18/2025	Bill Payment		AGOSTINO PAGANINI DBA T...	-2,310.00
02/21/2025	Bill Payment		CENTRAL HUDSON GAS &	34 39
02/21/2025	Bill Payment		CABLEVISION LIGHTPATH, I...	-1,504.27
02/21/2025	Bill Payment		CENTRAL HUDSON GAS &	82 17
02/21/2025	Bill Payment		WILK AUSLANDER	-2,494.38
02/21/2025	Bill Payment	140990	SCHWAB & GASPARINI PLLC	10,145 13
02/21/2025	Bill Payment		TOWN OF NORTH CASTLE	-12.78
02/21/2025	Bill Payment		TOWN OF NORTH CASTLE	4,646 26
02/21/2025	Bill Payment		TOWN OF NORTH CASTLE	-425.46
02/21/2025	Bill Payment		TOWN OF NORTH CASTLE	119 31
02/21/2025	Bill Payment		D.P. Wolff Inc.	-874.13
02/21/2025	Bill Payment		CABLEVISION LIGHTPATH, I	4,306 16
02/21/2025	Bill Payment		D.P. Wolff Inc.	-162.65
02/21/2025	Bill Payment		CINTAS CORPORATION NO 2	49 51
02/21/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-4,395.19
02/21/2025	Bill Payment		Castro & Brothers	2,800 00
02/21/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-362.07
02/21/2025	Bill Payment		CENTRAL HUDSON GAS &	222 52
02/21/2025	Bill Payment		CHILDREN'S VILLAGE	-942.50
02/21/2025	Bill Payment		CABLEVISION LIGHTPATH, I	3,729 29
02/24/2025	Bill Payment			-4,808.30
02/24/2025	E pense		Wageworks	100 00
02/25/2025	Bill Payment		CON EDISON	-150.05
02/25/2025	E pense		Paycom	11,931 23
02/25/2025	Bill Payment		CON EDISON	-150.05
02/25/2025	Bill Payment			3,628 72
02/25/2025	Bill Payment		CON EDISON	-2,007.19
02/25/2025	Bill Payment		CON EDISON	57 69
02/25/2025	Bill Payment		CON EDISON	-365.26
02/25/2025	Bill Payment		CON EDISON	1,600 51
02/25/2025	Bill Payment		CON EDISON	-1,600.51
02/27/2025	Bill Payment		MUTUAL OF OMAHA INSUR	10,210 72
02/27/2025	Bill Payment		CHILDREN'S VILLAGE	-135.00
02/27/2025	Bill Payment		SCHWAB & GASPARINI PLLC	1,437 00
02/28/2025	Bill Payment		VERIZON	-203.92

Total -240,908.83

Deposits and other credits cleared (9)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/28/2025	Journal	435554		221.00
01/28/2025	Journal	435553		11,389 35
01/28/2025	Journal	435551		16,591.92
02/03/2025	Deposit			13,950 00
02/05/2025	Transfer			1.77
02/05/2025	Receive Payment		Health Homes	9,669 74
02/14/2025	Deposit			21,249.26
02/20/2025	Deposit		CSE OPWDD	36,581 18
02/28/2025	Deposit		Valley Bank	40.26

Total 109,694.48

Additional Information

Uncleared checks and payments as of 02/28/2025

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
01/22/2024	Check	16882	[REDACTED]	17 60
01/24/2024	Check	16902	CITY OF YONKERS RED LIG...	-25.00
02/28/2024	Check	16999	[REDACTED]	15 75
03/20/2024	Check	17074	[REDACTED]	-105.25
03/20/2024	Check	17077	[REDACTED]	3 00
06/06/2024	Check	17254	Clowns.com Inc	-462.00
06/25/2024	Check	17336	RNR SYSTEMS INTEGRATO	65 00
07/22/2024	Bill Payment	17438	RNR SYSTEMS INTEGRATO...	-65.00
08/07/2024	Bill Payment	17495	MUNICIPAL CREDIT UNION	685 86
10/11/2024	Bill Payment	17678	[REDACTED]	-878.75
10/11/2024	Bill Payment	17684	[REDACTED]	726 00
10/11/2024	Bill Payment	17693	[REDACTED]	-639.00
10/11/2024	Bill Payment	17688	[REDACTED]	578 00
10/11/2024	Bill Payment	17710	[REDACTED]	-530.36
10/11/2024	Bill Payment	17690	[REDACTED]	508 00
10/11/2024	Bill Payment	17689	[REDACTED]	-378.00
10/11/2024	Bill Payment	17668	[REDACTED]	1,003 00
10/11/2024	Bill Payment	17674	[REDACTED]	-924.50
10/11/2024	Bill Payment	17686	[REDACTED]	348 00
10/11/2024	Bill Payment	17712	[REDACTED]	-187.50
10/11/2024	Bill Payment	17702	[REDACTED]	418 25
10/11/2024	Bill Payment	17675	[REDACTED]	-395.00
10/11/2024	Bill Payment	17685	[REDACTED]	291 00
10/11/2024	Bill Payment	17691	[REDACTED]	-341.50
10/25/2024	Bill Payment	17726	[REDACTED]	16 57
11/05/2024	Journal	435089		-7.28
11/15/2024	Journal	435230		0 58
11/15/2024	Journal	435229		-0.89

Total -9,616.64

Uncleared deposits and other credits as of 02/28/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/20/2025	Deposit		United Healthcare	283.45
02/27/2025	Deposit		PHILADELPHIA INSURANCE	34,043 00
02/27/2025	Deposit		GNC UFSD	16,591.92
02/28/2025	Deposit		PHILADELPHIA INSURANCE	1,114 60

Total 52,032.97

Uncleared checks and payments after 02/28/2025

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
03/04/2025	Bill Payment		Progressive Insurance	1,393 29

Total -1,393.29



Last Statement:
Statement Ending:
Page:

January 31, 2025
February 28, 2025
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P.O. Box 558
Wayne, NJ 07474-0558



ST CHRISTOPHERS INC
71 S BROADWAY
DOBBS FERRY NY 10522



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

IMPORTANT NOTICE:

EFFECTIVE MARCH 1, 2025, ALL BUSINESS ACCOUNTS WILL BE BILLED USING ACCOUNT ANALYSIS. YOUR FEES WILL NOT BE CHANGING, BUT FEES FOR CERTAIN TRANSACTIONS SUCH AS WIRE TRANSFERS AND OVERDRAFTS WILL BE AGGREGATED AND BILLED ON OR ABOUT THE 15th OF THE NEXT MONTH.

NON-PROFIT ORGANIZATIONAL CHK - XXXXXX0913

SUMMARY FOR THE PERIOD: 02/01/25 - 02/28/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$1,102,331.90		\$109,694.48		\$240,908.83		\$971,117.55

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$1,102,331.90
02/03	ACH CREDIT		\$13,950.00	\$1,116,281.90
	NYS OSC ACH [REDACTED] 974/0 1 2/23 PMT			
	[REDACTED] 56 4\			
02/03	ACH DEBIT	-\$59.44		\$1,116,222.46
	CON ED OF NY CECONY 250203 [REDACTED] 0007			
02/03	ACH DEBIT	-\$381.46		\$1,115,841.00
	CON ED OF NY CECONY 250203 [REDACTED] 0008			
02/03	ACH DEBIT	-\$799.00		\$1,115,042.00
	SPECTRUM SPECTRUM 250203			
02/04	DEPOSIT		\$28,202.27	\$1,143,244.27
02/04	ACH DEBIT	-\$799.00		\$1,142,445.27
	SPECTRUM SPECTRUM 250204			
02/05	ACH CREDIT		\$9,669.74	\$1,152,115.01



Account Number:

Statement Date:

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02/28/2025

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P.O. Box 558

Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	The Collaborativ Bill.com The Collaborative for Children & Families, Inc. Bill.c om			
	██████████ PALT			
02/05	PHONE/INTERNET TRNFR		\$1.77	\$1,152,116.78
	REF ██████████908L FUNDS TRANSFER FRM DEP			
	XXXXX6926 FROM FUNDS TRANSFER VIA			
	ONLINE			
02/05	WIRE OUT	-\$3,235.80		\$1,148,880.98
	██████████2939 ATLANTIC - TOMORRO W'S			
	OFFICE			
02/05	WIRE OUT	-\$1,905.00		\$1,146,975.98
	██████████1133 PVE ██████████004-1			
02/05	WIRE OUT	-\$730.00		\$1,146,245.98
	██████████2920 THE CHILDRENS VILL AGE			
	INC			
02/05	PHONE/INTERNET TRNFR	-\$1,000.00		\$1,145,245.98
	REF ██████████654L FUNDS TRANSFER TO DEP			
	XXXXXX0404 FROM FUNDS TRANSFER VIA			
	ONLINE			
02/05	ACH DEBIT	-\$274.37		\$1,144,971.61
	OPTIMUM 7882 CABLE PMNT 250205			
02/06	CHECK 17732	-\$130.00		\$1,144,841.61
02/07	WIRE OUT	-\$2,839.74		\$1,142,001.87
	██████████1145 CEMCO			
02/07	WIRE OUT	-\$1,112.50		\$1,140,889.37
	██████████1129 THE CHILDRENS VILL AGE			
	INC			
02/10	WIRE OUT	-\$2,500.00		\$1,138,389.37
	██████████5466 MILLENNIUM VALUATI ONS,			
	INC. SAL			
02/10	ACH DEBIT	-\$76.12		\$1,138,313.25
	DOBBS FERRY SEWE DOBBS SEWE 250210			
	██████████9956			
02/10	ACH DEBIT	-\$125.05		\$1,138,188.20
	DOBBS FERRY SEWE DOBBS SEWE 250210			
	██████████4612			
02/10	ACH DEBIT	-\$100.99		\$1,138,087.21
	CENTRALHUDSON UTILITY 250210			
02/10	ACH DEBIT	-\$104.00		\$1,137,983.21
	CENTRALHUDSON UTILITY 250210			
02/10	ACH DEBIT	-\$1,910.13		\$1,136,073.08
	AMEX EPAYMENT ACH PMT 250210 ██████████9226			
02/10	ACH DEBIT	-\$5,304.95		\$1,130,768.13
	DOBBS FERRY SEWE DOBBS SEWE 250210			
	██████████4534			
02/11	WIRE OUT	-\$10,533.03		\$1,120,235.10
	██████████8768 PAYCOM CLIENT TRUS T			
02/11	WIRE OUT	-\$3,792.19		\$1,116,442.91
	██████████8728 MADELINE BIANCHI 5			
02/11	WIRE OUT	-\$3,159.74		\$1,113,283.17
	██████████8677 VYACHESLAV PECHNIK OV			

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Account Number:

Statement Date:

Page :

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02/28/2025

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P.O. Box 558

Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
02/11	WIRE OUT [REDACTED] 8736 BRENDA RODRIGUEZ 5	-\$80.92		\$1,113,202.25
02/11	ACH DEBIT NEW WINDSOR RECE [REDACTED] 4958 250211	-\$2.00		\$1,113,200.25
02/11	ACH DEBIT NEW WINDSOR RECE [REDACTED] 4958 250211	-\$2,469.94		\$1,110,730.31
02/12	CHECK 140989	-\$113,962.60		\$996,767.71
02/13	WIRE OUT [REDACTED] 2963 SWEETMAN COMMUNICA TIONS JANUARY (600)SERV	-\$1,250.00		\$995,517.71
02/14	DEPOSIT		\$21,249.26	\$1,016,766.97
02/14	WIRE OUT [REDACTED] 7004 THE CHILDRENS VILL AGE INC	-\$1,615.00		\$1,015,151.97
02/14	WIRE OUT [REDACTED] 0027 D.P. WOLFF INC.	-\$1,301.20		\$1,013,850.77
02/18	WIRE OUT [REDACTED] 8957 THE LILAC FARM LLC	-\$2,310.00		\$1,011,540.77
02/18	WIRE OUT [REDACTED] 8800 MILLIN ASSOCIATES, LLC 4565	-\$526.75		\$1,011,014.02
02/18	ACH DEBIT OPTIMUM 7803 CABLE PMNT 250218	-\$252.04		\$1,010,761.98
02/18	ACH DEBIT OPTIMUM 7882 CABLE PMNT 250218	-\$261.26		\$1,010,500.72
02/18	ACH DEBIT OPTIMUM 7803 CABLE PMNT 250218	-\$310.29		\$1,010,190.43
02/20	ACH CREDIT NYS OSC ACH RMR*IV*448327W 7/2 4-8/24- AS\		\$36,581.18	\$1,046,771.61
02/21	WIRE OUT [REDACTED] 2069 SCHWAB GASPARINI, PLLC INVOICE 159667	-\$10,145.13		\$1,036,626.48
02/21	WIRE OUT [REDACTED] 2048 CASTRO AND BROTHER S	-\$2,800.00		\$1,033,826.48
02/21	WIRE OUT [REDACTED] 2062 WILK AUSLANDER LLP INVOICE 240151	-\$2,494.38		\$1,031,332.10
02/21	WIRE OUT [REDACTED] 2031 THE CHILDRENS VILL AGE INC	-\$942.50		\$1,030,389.60
02/21	WIRE OUT [REDACTED] 2099 D.P. WOLFF INC.	-\$874.13		\$1,029,515.47
02/21	WIRE OUT [REDACTED] 2083 D.P. WOLFF INC.	-\$162.65		\$1,029,352.82
02/21	ACH DEBIT CINTASCORPORATIO [REDACTED] 7A3D 250221 [REDACTED] 1519	-\$49.51		\$1,029,303.31
02/21	ACH DEBIT NorthCastleNYTax TaxPmt 250221 0- [REDACTED] 024T	-\$119.31		\$1,029,184.00
02/21	ACH DEBIT	-\$5,084.50		\$1,024,099.50





Account Number:

Statement Date:

Page :

XXXXXX0913

02/28/2025

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P.O. Box 558

Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	NorthCastleNYTax TaxPmt 250221 0- [REDACTED]024T			
02/21	ACH DEBIT CENTRALHUDSON UTILITY 250221	-\$34.39		\$1,024,065.11
02/21	ACH DEBIT CENTRALHUDSON UTILITY 250221	-\$82.17		\$1,023,982.94
02/21	ACH DEBIT CENTRALHUDSON UTILITY 250221	-\$222.52		\$1,023,760.42
02/21	ACH DEBIT CENTRALHUDSON UTILITY 250221	-\$362.07		\$1,023,398.35
02/21	ACH DEBIT CABLEVISION LIGH COF DEBIT NTE*[REDACTED]3931 \	-\$1,504.27		\$1,021,894.08
02/21	ACH DEBIT CABLEVISION LIGH COF DEBIT NTE*[REDACTED]3934 \	-\$3,729.29		\$1,018,164.79
02/21	ACH DEBIT CABLEVISION LIGH COF DEBIT NTE*[REDACTED]3332 \	-\$4,306.16		\$1,013,858.63
02/21	ACH DEBIT CENTRALHUDSON UTILITY 250221	-\$4,395.19		\$1,009,463.44
02/24	WIRE OUT [REDACTED]1765 VYACHESLAV PECHNIK OV ES RENDERED FROM2/	-\$4,808.30		\$1,004,655.14
02/24	ACH DEBIT WAGeworks RECEIVABLE 250224 INV7425552	-\$100.00		\$1,004,555.14
02/25	WIRE OUT [REDACTED]5068 PAYCOM CLIENT TRUS T ING 2/21/25 AND CH	-\$11,931.23		\$992,623.91
02/25	WIRE OUT [REDACTED]9604 MADELINE BIANCHI RED FROM 2/10/25-	-\$3,628.72		\$988,995.19
02/25	ACH DEBIT CON ED OF NY CECONY 250225 [REDACTED]0007	-\$57.69		\$988,937.50
02/25	ACH DEBIT CON ED OF NY CECONY 250225 [REDACTED]3346	-\$300.10		\$988,637.40
02/25	ACH DEBIT CON ED OF NY CECONY 250225 [REDACTED]0008	-\$365.26		\$988,272.14
02/25	ACH DEBIT CON ED OF NY CECONY 250225 [REDACTED]0005	-\$2,007.19		\$986,264.95
02/25	ACH DEBIT CON ED OF NY CECONY 250225 [REDACTED]4003	-\$3,201.02		\$983,063.93
02/27	WIRE OUT [REDACTED]6810 UNITED OF OMAHA LI FE INSURANCE COMP -0001 - Q3 PAYMENT	-\$10,210.72		\$972,853.21
02/27	WIRE OUT [REDACTED]5005 SCHWAB GASPARINI, PLLC INVOICE 159869	-\$1,437.00		\$971,416.21
02/27	WIRE OUT [REDACTED]5023 THE CHILDRENS VILL AGE INC	-\$135.00		\$971,281.21
02/28	ACH DEBIT	-\$203.92		\$971,077.29





Account Number:

XXXXXX0913

Statement Date:

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P.O. Box 558

Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	ACHMA VISB BILL PYMNT 250228			
02/28	INTEREST CREDIT		\$40.26	\$971,117.55
Ending Balance				\$971,117.55

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
02/06	17732	\$130.00	02/12	140989*	\$113,962.60

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$1,049,542.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$82.82	Interest Paid	\$40.26

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00





Account Number:

XXXXXX0913

Statement Date:

02/28/2025



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P.O. Box 558

Wayne, NJ 07474-0558

Check Images for Account XXXXXX0913

		Westchester Bank 21 Water Street White Plains, NY 10601		0017732 021914544
ST. CHRISTOPHER'S, INC. DEBTOR-IN-POSSESSION CASE NO 24-22373 71 SOUTH BROADWAY DOBBS FERRY, NY 10522				
Pay	One Hundred Thirty Dollars and 00/100 Cent	DATE Oct 31, 2024	AMOUNT \$130.00	
to the Order of: WESTCHESTER COUNTY DEPT. HEALTH 25 Moore Avenue 1st floor Mt Kisco, N.Y. 10549				
				
⑈0017732⑈				

02/06/2025

17732

\$130.00

ST CHRISTOPHERS INC 71 BROADWAY DOBBS FERRY, NY 10522 718 702-9679		VALLEY BANK YONKERS, NY	140989 1/23/2025
Pay to the Order Of:	NYS UNEMPLOYMENT INSURANCE		\$ \$113,962.60
ONE HUNDRED THIRTEEN THOUSAND NINE HUNDRED SIXTY TWO DOLLARS AND SIXTY CENTS			
MEMO:	04535665		This draft authorized by your depositor No Signature Required
⑈140989⑈			

02/12/2025

140989

\$113,962.60





Account Number:

XXXXXX0913

Statement Date:

02/28/2025

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P.O. Box 558
Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.



0-000-0110-000 Valley Bank - ORR, Period Ending 02/28/2025

RECONCILIATION REPORT

Reconciled on: 03/04/2025

Reconciled by: Dinara Nesovski

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance.....	1.77
Checks and payments cleared (1).....	-1.77
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	<u>0.00</u>
Register balance as of 02/28/2025.....	0.00

Details				
Checks and payments cleared (1)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/05/2025	Transfer			-1.77
Total				-1.77



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P.O. Box 558
Wayne, NJ 07474-0558



ST CHRISTOPHERS INC
71 S BROADWAY
DOBBS FERRY NY 10522



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

IMPORTANT NOTICE:

EFFECTIVE MARCH 1, 2025, ALL BUSINESS ACCOUNTS WILL BE BILLED USING ACCOUNT ANALYSIS. YOUR FEES WILL NOT BE CHANGING, BUT FEES FOR CERTAIN TRANSACTIONS SUCH AS WIRE TRANSFERS AND OVERDRAFTS WILL BE AGGREGATED AND BILLED ON OR ABOUT THE 15th OF THE NEXT MONTH.

NON-PROFIT ORGANIZATIONAL CHK - XXXXXX6926

SUMMARY FOR THE PERIOD: 02/01/25 - 02/28/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$1.77		\$0.00		\$1.77		\$0.00

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$1.77
02/05	PHONE/INTERNET TRNFR	-\$1.77		\$0.00
	REF [REDACTED] 908L FUNDS TRANSFER TO DEP			
	XXXX0913 FROM FUNDS TRANSFER VIA			
	ONLINE			
	Ending Balance			\$0.00

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$0.00	Annual % Yield Earned	0.00%
Year-to-Date Interest Paid	\$1.77	Interest Paid	\$0.00



Account Number:

XXXXXX6926

Statement Date:

02/28/2025

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P.O. Box 558
Wayne, NJ 07474-0558

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00





Account Number:

XXXXXX6926

Statement Date:

02/28/2025

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P.O. Box 558
Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

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For additional terms and conditions applicable to your account statement, please refer to your account agreement.



0-000-0113-000 Valley Bank - Escrow, Period Ending 02/28/2025

RECONCILIATION REPORT

Reconciled on: 03/04/2025

Reconciled by: Dinara Nesovski

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance.....	9,001.64
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (2).....	1,000.37
Statement ending balance.....	<u>10,002.01</u>
Register balance as of 02/28/2025.....	10,002.01

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/05/2025	Transfer			1,000.00
02/28/2025	Journal	435584		0.37
Total				1,000.37



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P.O. Box 558
Wayne, NJ 07474-0558



ST CHRISTOPHERS INC
71 S BROADWAY
DOBBS FERRY NY 10522



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

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NON-PROFIT ORGANIZATIONAL CHK - XXXXXX0404

SUMMARY FOR THE PERIOD: 02/01/25 - 02/28/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$9,001.64		\$1,000.37		\$0.00		\$10,002.01

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$9,001.64
02/05	PHONE/INTERNET TRNFR REF [REDACTED] 654L FUNDS TRANSFER FRM DEP XXXX0913 FROM FUNDS TRANSFER VIA ONLINE		\$1,000.00	\$10,001.64
02/28	INTEREST CREDIT		\$0.37	\$10,002.01
	Ending Balance			\$10,002.01

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$9,858.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$0.72	Interest Paid	\$0.37



Account Number:

XXXXXX0404

Statement Date:

02/28/2025

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P.O. Box 558
Wayne, NJ 07474-0558

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00





Account Number:

XXXXXX0404

Statement Date:

02/28/2025

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P.O. Box 558
Wayne, NJ 07474-0558

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